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I hereby certify that this paper and every paper referred to therein as being enclosed is being placed in First Class Mail addressed to the Mail Stop Box AF, Commissioner for Patents, P.O. Box 1450_Alexandria, VA 22313-1450 as of today.

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After Final Response Expedited Procedure Examining Group 3600 MS No. 150732.1 Attorney Docket No. MCS-119-99

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of Greden et al.

Entitled: A SYSTEM AND METHOD

FOR MANAGING AND

CONTROLLING ACCOUNTS WITH

PROFILE INFORMATION

Serial No.: 09/584,232

Filing Date: May 31, 2000

Group Art Unit: 3625

Examiner: Rhode, R.

AFTER FINAL RESPONSE

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the final Office Action dated June 22, 2004, the applicants respectfully request reconsideration of Claims 1-27 of the above-identified application.